

7. Valeur actuelle d'une rente viagère temporaire de 1 euro par an payable mensuellement

Ce tableau vous permet de convertir en capital une rente **viagère temporaire** versée **mensuellement jusqu'à l'âge terme précisé en haut de table**. Les coefficients de conversion sont calculés selon la méthode de la **rente actuarielle**, c'est-à-dire en supposant que les versements des différents arrérages sont conditionnés à la survie du bénéficiaire.

Description

Les tables Schryvers utilisent des probabilités de survie dites prospectives. Ces tables, contrairement aux tables stationnaires, anticipent l'évolution future de la mortalité en tenant compte de l'évolution des quotients de mortalité de chaque génération observés dans le passé. **Ces tables sont donc des tables générationnelles.**

Mode d'emploi

1. Choix de la ligne: définissez l'âge du rentier.
2. Choix de la colonne: définissez le taux d'intérêt net annuel auquel le capital pourra être placé.
3. Multipliez le coefficient par le montant annuel total de la rente.

Age au terme de la carrière professionnelle: 67 ans													
Hommes							Femmes						
Valeur actuelle d'une rente annuelle payable en 1/12 par mois							Valeur actuelle d'une rente annuelle payable en 1/12 par mois						
Age	Taux d'intérêt net auquel le capital pourra être placé						Age						
	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%		0,5%	0,8%	1,0%	1,5%	2,0%	3,0%
0	55,962	51,063	48,131	41,792	36,623	28,854	56,274	51,330	48,371	41,978	36,768	28,944	0
1	55,270	50,496	47,634	41,436	36,367	28,723	55,578	50,759	47,872	41,620	36,510	28,812	1
2	54,552	49,903	47,112	41,056	36,090	28,575	54,861	50,168	47,352	41,243	36,236	28,666	2
3	53,824	49,300	46,581	40,667	35,804	28,420	54,137	49,570	46,825	40,858	35,955	28,515	3
4	53,091	48,691	46,042	40,270	35,512	28,260	53,407	48,964	46,290	40,465	35,666	28,358	4
5	52,353	48,076	45,497	39,867	35,213	28,094	52,673	48,354	45,750	40,067	35,371	28,196	5
6	51,611	47,456	44,947	39,458	34,907	27,923	51,936	47,738	45,204	39,662	35,071	28,029	6
7	50,864	46,830	44,390	39,041	34,595	27,746	51,194	47,117	44,652	39,251	34,764	27,857	7
8	50,113	46,198	43,827	38,618	34,276	27,564	50,448	46,491	44,095	38,833	34,450	27,679	8
9	49,358	45,561	43,257	38,188	33,951	27,376	49,698	45,860	43,531	38,409	34,131	27,496	9
10	48,598	44,918	42,682	37,751	33,618	27,182	48,944	45,223	42,962	37,978	33,804	27,307	10
11	47,835	44,270	42,101	37,308	33,279	26,982	48,186	44,580	42,386	37,541	33,471	27,113	11
12	47,068	43,617	41,514	36,857	32,933	26,776	47,424	43,933	41,805	37,097	33,131	26,913	12
13	46,296	42,958	40,920	36,400	32,580	26,564	46,658	43,280	41,218	36,646	32,784	26,706	13
14	45,521	42,294	40,321	35,936	32,220	26,345	45,889	42,622	40,625	36,189	32,431	26,494	14
15	44,742	41,626	39,717	35,466	31,853	26,121	45,116	41,960	40,027	35,725	32,070	26,275	15
16	43,962	40,953	39,108	34,990	31,480	25,890	44,341	41,293	39,424	35,255	31,704	26,051	16
17	43,179	40,277	38,495	34,508	31,101	25,654	43,562	40,622	38,816	34,779	31,331	25,820	17
18	42,396	39,598	37,878	34,022	30,717	25,412	42,781	39,946	38,202	34,297	30,950	25,583	18
19	41,611	38,917	37,257	33,531	30,327	25,166	41,995	39,265	37,583	33,807	30,563	25,339	19
20	40,825	38,233	36,633	33,034	29,931	24,913	41,206	38,578	36,957	33,310	30,167	25,088	20
21	40,037	37,545	36,004	32,531	29,529	24,654	40,413	37,886	36,325	32,805	29,764	24,830	21
22	39,246	36,852	35,370	32,022	29,119	24,388	39,616	37,189	35,686	32,293	29,353	24,563	22
23	38,452	36,154	34,730	31,506	28,702	24,114	38,814	36,485	35,041	31,774	28,934	24,289	23
24	37,653	35,451	34,083	30,981	28,276	23,832	38,009	35,776	34,390	31,246	28,506	24,006	24
25	36,850	34,741	33,430	30,449	27,842	23,541	37,200	35,061	33,732	30,710	28,069	23,715	25
26	36,043	34,026	32,770	29,908	27,399	23,242	36,386	34,341	33,068	30,167	27,624	23,415	26
27	35,231	33,305	32,103	29,360	26,946	22,934	35,569	33,615	32,397	29,616	27,170	23,106	27
28	34,416	32,578	31,429	28,803	26,485	22,616	34,748	32,884	31,719	29,056	26,707	22,789	28
29	33,596	31,845	30,750	28,238	26,015	22,290	33,923	32,146	31,095	28,488	26,236	22,462	29
30	32,773	31,107	30,063	27,664	25,536	21,953	33,094	31,404	30,345	27,912	25,755	22,125	30
31	31,945	30,362	29,369	27,082	25,047	21,607	32,261	30,655	29,647	27,328	25,264	21,779	31
32	31,112	29,611	28,567	26,490	24,547	21,250	31,424	29,901	28,943	26,735	24,764	21,422	32
33	30,275	28,854	27,959	25,890	24,038	20,882	30,583	29,140	28,232	26,133	24,254	21,054	33
34	29,433	28,090	27,243	25,280	23,518	20,503	29,738	28,374	27,514	25,522	23,734	20,676	34
35	28,588	27,321	26,521	24,662	22,988	20,113	28,889	27,602	26,789	24,902	23,204	20,287	35
36	27,739	26,546	25,791	24,035	22,449	19,711	28,037	26,825	26,058	24,275	22,664	19,886	36
37	26,886	25,766	25,055	23,399	21,899	19,298	27,182	26,043	25,321	23,638	22,114	19,475	37
38	26,030	24,979	24,312	22,754	21,338	18,874	26,324	25,255	24,577	22,993	21,555	19,052	38
39	25,169	24,187	23,562	22,099	20,766	18,436	25,462	24,462	23,827	22,340	20,985	18,617	39
40	24,305	23,389	22,805	21,436	20,184	17,987	24,597	23,664	23,071	21,677	20,404	18,170	40
41	23,438	22,586	22,042	20,764	19,591	17,525	23,729	22,861	22,307	21,006	19,813	17,711	41
42	22,569	21,778	21,273	20,083	18,988	17,050	22,858	22,052	21,538	20,326	19,211	17,239	42
43	21,698	20,967	20,499	19,394	18,375	16,564	21,984	21,239	20,762	19,637	18,599	16,754	43
44	20,825	20,151	19,720	18,698	17,753	16,065	21,108	20,421	19,981	18,939	17,976	16,256	44
45	19,950	19,332	18,935	17,994	17,120	15,553	20,230	19,598	19,194	18,233	17,342	15,744	45
46	19,074	18,508	18,145	17,281	16,477	15,028	19,349	18,772	18,401	17,519	16,698	15,220	46
47	18,194	17,680	17,348	16,559	15,822	14,488	18,466	17,940	17,602	16,795	16,043	14,681	47
48	17,313	16,846	16,546	15,828	15,156	13,934	17,581	17,104	16,797	16,063	15,376	14,128	48
49	16,429	16,010	15,738	15,089	14,480	13,366	16,694	16,264	15,987	15,323	14,699	13,561	49
50	15,545	15,169	14,926	14,343	13,793	12,785	15,805	15,420	15,170	14,573	14,011	12,979	50
51	14,661	14,326	14,109	13,588	13,096	12,189	14,913	14,570	14,348	13,815	13,310	12,281	51
52	13,776	13,480	13,289	12,827	12,389	11,578	14,019	13,716	13,520	13,046	12,598	11,768	52
53	12,890	12,631	12,463	12,057	11,671	10,954	13,122	12,856	12,684	12,268	11,872	11,137	53
54	12,003	11,779	11,633	11,280	10,943	10,313	12,221	11,991	11,841	11,479	11,133	10,488	54
55	11,115	10,923	10,797	10,493	10,202	9,657	11,316	11,119	10,991	10,679	10,381	9,822	55
56	10,225	10,062	9,956	9,698	9,450	8,983	10,408	10,241	10,133	9,868	9,614	9,136	56
57	9,332	9,197	9,108	8,892	8,685	8,291	9,496	9,357	9,267	9,046	8,833	8,430	57
58	8,436	8,325	8,253	8,076	7,905	7,580	8,579	8,466	8,392	8,211	8,036	7,704	58
59	7,535	7,447	7,389	7,248	7,110	6,848	7,657	7,567	7,508	7,363	7,223	6,955	59
60	6,629	6,561	6,516	6,406	6,299	6,094	6,729	6,659	6,614	6,501	6,392	6,183	60
61	5,715	5,665	5,632	5,550	5,470	5,316	5,794	5,742	5,708	5,625	5,544	5,387	61
62	4,793	4,758	4,734	4,677	4,620	4,511	4,852	4,816	4,792	4,733	4,676	4,564	62
63	3,861	3,838	3,823	3,785	3,748	3,676	3,902	3,878	3,863	3,825	3,787	3,714	63
64	2,917	2,904	2,896	2,874	2,853	2,811	2,942	2,929	2,920	2,898	2,877	2,835	64
65	1,961	1,955	1,951	1,941	1,931	1,912	1,973	1,967	1,963	1,953	1,943	1,924	65
66	0,989	0,988	0,987	0,984	0,982	0,976	0,993	0,991	0,990	0,988	0,985	0,980	66
Age	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	0,5%	0,8%	1,0%	1,5%	2,0%	3,0%	Age

Taux d'intérêt net auquel le capital pourra être placé